

Fill in this information to identify the case:

Debtor 1 Eric Getzloff

Debtor 2 _____

(Spouse, if filing)

United States Bankruptcy Court for the WESTERN District of WISCONSIN

Case number 1-15-12131-cjf

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: U.S. ROF III LEGAL TITLE TRUST 2015-1, BY U.S. BANK NATIONAL ASSOCIATION, AS LEGAL TITLE TRUSTEE Court claim no. (if known): 7

Last 4 digits of any number you use to identify the debtor's account: 0737

Date of payment change: 08/01/2018
Must be at least 21 days after date of this notice

New total payment: \$619.63
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

- No.
 Yes.

Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$189.63

New escrow payment: \$231.76

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

- No
 Yes.

Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate:

New interest rate:

Current principal and interest payment: New principal and interest payment:

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

- No
 Yes

Attach a copy of any document describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment

New mortgage payment:

Debtor 1 Eric Getzloff

Print Name

Middle Name

Last Name

Part 4:**Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

I am the creditor

I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

 /s/ Sonali Patel
Signature

Date 7/9/2018

Print	<u>Sonali B. Patel</u>			Title	<u>Authorized Agent for Creditor</u>
	First Name	Middle Name	Last Name		
Company	<u>RAS Crane, LLC</u>				
Address	<u>10700 Abbott's Bridge Road, Suite 170</u>				
	Number	Street			
	<u>Duluth GA 30097</u>			City	State ZIP Code
Contact Phone	<u>470-321-7112</u>				
				Email	<u>spatel@rascrane.com</u>

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on July 9, 2018,

I electronically filed the foregoing with the Clerk of Court by using the CM/ECF system, and a true and correct copy has been served via CM/ECF or United States Mail to the following parties:

KRAUTKRAMER & BLOCK LLC LAW FIRM
3544 STEWART AVE
WAUSAU, WI 54401-4919

ERIC GETZLOFF
10431 RANGELINE RD
WISCONSIN RAPIDS, WI 54494

MARK HARRING
131 W. WILSON STREET, SUITE 1000
MADISON, WI 53703-3260

U.S. TRUSTEE
SUITE 304
780 REGENT STREET
MADISON, WI 53715

RAS Crane, LLC
Authorized Agent for Secured Creditor
10700 Abbott's Bridge Road, Suite 170
Duluth, GA 30097
Telephone: 470-321-7112
Facsimile: 404-393-1425

By: /s/ Ben Abaidoo
Ben Abaidoo
babaidoo@rascrane.com

Loan Number:

Analysis Date:

05/10/2018

Customer Service 1-800-495-7166

Monday-Thursday	8:00 a.m. to 9:00 p.m. CT
Friday	8:30 a.m. to 5:00 p.m. CT
Saturday	10:00 a.m. to 4:00 p.m. CT

ERIC V GETZLOFF
DAWN A GETZLOFF
10431 RANGELINE RD
WISC RAPIDS WI 54494-9196

PRESENT PAYMENT	NEW PAYMENT
effective 08/01/2018	

Principal & Interest	\$387.87	\$387.87
Escrow Payment	\$189.63	\$193.26
Escrow Shortage	\$0.00	\$38.50
Optional Insurance	\$0.00	\$0.00
Other	\$0.00	\$0.00
Total	\$577.50	\$619.63

ESCROW ANALYSIS STATEMENT

At least once every 12 months Fay Servicing analyzes your escrow account, in accordance with federal regulations, to ensure we collect sufficient funds to pay escrow items when they are due. The escrow account analysis below is an estimate of the activity that will occur in your escrow account over the next 12 months. The analysis will show if you currently have a shortage or overage in your account. This amount will be accounted for in your new monthly escrow payment unless there is an overage amount over \$50. In this case, the full amount of the overage will be refunded to you.

UNDERSTANDING YOUR MONTHLY ESCROW PAYMENT AMOUNT		PROJECTED ESCROW ACTIVITY FOR THE NEXT 12 MONTHS			
		PAYMENTS TO ESCROW	PAYMENTS FROM ESCROW	DESCRIPTION	PROJECTED BALANCE
1. Projected Monthly Escrow Payment				STARTING BALANCE	-868.81 1,150.32
	Aug-18	193.26	.00		-675.55 1,343.58
	Sep-18	193.26	.00		-482.29 1,536.84
	Oct-18	193.26	.00		-289.03 1,730.10
	Nov-18	193.26	.00		-95.77 1,923.36
	Dec-18	193.26	1,730.10	CITY / TOWN	(c) -1,632.61 (b) 386.52
	Jan-19	193.26	.00		-1,439.35 579.78
	Feb-19	193.26	.00		-1,246.09 773.04
	Mar-19	193.26	.00		-1,052.83 966.30
	Apr-19	193.26	.00		-859.57 1,159.56
	May-19	193.26	589.00	HOMEOWNERS I	-1,255.31 763.82
	Jun-19	193.26	.00		-1,062.05 957.08
	Jul-19	193.26	.00		-868.79 1,150.34
2. Escrow Surplus/Shortage		TOTAL	\$2,319.12	(a) \$2,319.10	
3. New Monthly Escrow Payment					
Principal & Interest		\$387.87			
Escrow Payment		\$193.26			
Escrow Shortage		\$38.50			
Optional Insurance		\$0.00			
Other		\$0.00			
Total		\$619.63			
Effective Date		08/01/2018			

IMPORTANT MESSAGES

Fay Servicing is a debt collector and information you provide will be used to collect a debt. However, if you have filed for bankruptcy we will fully respect any applicable automatic stay, modification or discharge. Further, if you filed Chapter 7 Bankruptcy, received a discharge and this loan was not reaffirmed in the bankruptcy case, we will exercise on in rem rights as allowed under applicable law and will not attempt to collect, recover or offset the discharged debt as your personal liability. If your account is currently included in a Chapter 13 Bankruptcy, the escrow shortage at the time of filing will be spread over the life of the Bankruptcy. Any Shortage for the annual escrow analysis will comply with federal requirements. NMLS ID#88244

This is a statement of actual activity in your escrow account from 06/01/2018 through 07/31/2018. This section provides last year's projections and compares it with actual activity.

An asterisk (*) indicates a difference from a previous estimate either in the date or amount and may be caused by any of the following:

- The actual amount of insurance or taxes paid since your last Escrow Analysis Statement was higher or lower than anticipated
- Additional funds were applied to your escrow account
- The time elapsed between payments to escrow and disbursement from escrow was shorter or longer than anticipated on your last Escrow Analysis Statement.

MONTH	PAYMENTS		DISBURSEMENTS		DESCRIPTION	ESCROW BALANCE	
	PROJECTED	ACTUAL	PROJECTED	ACTUAL		PROJECTED	ACTUAL
06/18	186.10	189.63	E		BEGINNING BALANCE	799.60	-1,248.07
07/18	186.10	189.63	E		E	985.70	-1,058.44 <
TOTAL	\$2,233.20	\$379.26		\$2,233.10	\$0.00	1,171.80	-868.81